

In re:  
Frederick Paul Mraz  
Debtor

Case No. 24-11284-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 04, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ Frederick Paul Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353
NONE	+ HAMORTON ASSOCIATION, C/O LARRY S. EISMAN, 919 CONESTOGA RD., SUITE 3-114, BRYN MAWR, PA 19010 UNITED STATES 19010-1354
14906037	+ Chester Water Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive Suite 100, King of Prussia, PA 19406-2726
14906038	+ Chester Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14906412	+ Chester Water Authority., c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14879014	+ Dorothy Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353
14889211	+ Hamorton Association, c/o Larry S. Eisman, Esquire, 919 Conestoga Rd., Bldg. 3, Suite 114, Bryn Mawr, PA 19010-1352
14879016	+ Hamorton Association, c/o Larry Eisman, Esquire, 919 Conestoga Road, Suite 3-114, Bryn Mawr, PA 19010-1354
14879017	+ Klehr Harrison Harvey Branzburg, 1835 Market Street, suite 1400, Philadelphia, PA 19103-2945
14900714	+ Klehr Harrison Harvey Branzburg, LLP, c/o Christopher J. Leavell, Esquire, 1835 Market Street, Philadelphia, PA 19103-2968
14878282	+ M & T Bank, c/o Michael Farrington, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14879023	+ Nina Smith, 1519 North Rodney Street, Wilmington, DE 19806-3007
14879024	+ Pennsylvania Department of Revenue Department 2809, Attn: Bankruptcy Division, Harrisburg, PA 17128-0001
14879026	+ Robert Lohr, Esq., 1246 West Chester Pike, Suite 312, West Chester, PA 19382-5683

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 04 2024 23:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2024 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: kebeck@bernsteinlaw.com	Oct 04 2024 23:30:00	Real Time Resolutions, Inc. as Agent for National, C/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, UNITED STATES 15219-4430
14912235	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Oct 04 2024 23:40:41	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
14879013	+ Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 23:40:49	American Express, c/o Beckett & Lee, PO Box 3001, Malvern, PA 19355-0701
14878003	Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 23:40:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14879015	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 04 2024 23:30:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14879019	^ MEBN	Oct 04 2024 23:20:42	KML Law Group, 701 Market Street, Suite soo, Philadelphia, PA 19106-1538
14900509	Email/Text: camanagement@mtb.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Oct 04, 2024

Form ID: pdf900

Total Noticed: 31

		Oct 04 2024 23:30:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
14879020	Email/Text: camanagement@mtb.com		
		Oct 04 2024 23:30:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
14879021	Email/Text: camanagement@mtb.com		
		Oct 04 2024 23:30:00	M&T Bank, PO Box 1288, Buffalo, NY 14240
14878155	^ MEBN		
		Oct 04 2024 23:20:43	M&T BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14879022	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Oct 04 2024 23:39:57	Navient Solutions, PO Box 9635, Wilkes Barre, PA 18773-9635
14882787	Email/Text: bkdepartment@rtresolutions.com		
		Oct 04 2024 23:30:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
14879025	+ Email/Text: bkdepartment@rtresolutions.com		
		Oct 04 2024 23:30:00	Real Time Solutions, 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
14897376	+ Email/PDF: ebn_ais@aisinfo.com		
		Oct 04 2024 23:40:11	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14897601	Email/PDF: ebn_ais@aisinfo.com		
		Oct 04 2024 23:38:31	Verizon by American InfoSource as agent, PO Box 4457, Houston TX 77210-4457

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Chester Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14892483	*+	M&T BANK, c/o Michael Farrington, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14892231	*+	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Chester Water Authority jwood@portnoffonline.com jwood@ecf.inforruptcy.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Oct 04, 2024

Form ID: pdf900

Total Noticed: 31

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Real Time Resolutions Inc. as Agent for National Bear Hill Trust kebeck@bernsteinlaw.com,  
btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

LARRY S. EISMAN

on behalf of HAMORTON ASSOCIATION Larry@Eisman.us lse664@aol.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: FREDERICK PAUL MRAZ : Chapter 13  
:   
:   
:   
:   
:   
Debtor : Bankruptcy No. 24-11284 AMC

**Order Dismissing Chapter13 Case**


**AND NOW**, this 4th day of October 2024, upon consideration of the Chapter13 standing trustee's Motion to Dismiss with a bar pursuant to [11 U.S.C. Sections 105, 349 and 1307](#) and any answer filed thereto, and after notice and hearing it is hereby

**ORDERED**, that the case is dismissed with a Bar. Debtor shall be prohibited from filing any subsequent bankruptcy case within a period of 180 days.

**ORDERED** that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

**BY THE COURT**



---

**CHIEF ASHELY M. CHAN  
BANKRUPTCY JUDGE**